

Exhibit T

POLICY NUMBER: SBCGL0275600

COMMERCIAL GENERAL LIABILITY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION – DESIGNATED ACTIVITY, SERVICE OR WORK

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE

Designated Activity, Service or Work: The normal operations and/or the participants of any/all franchised gyms or health clubs unless the facility is specifically listed in the Schedule of Locations. However, this exclusion does not apply during the first 90 days after which you newly acquire or form a new Premier Gym. If a Premier Gym listed in the Schedule of Locations re-locates, this exclusion shall not apply to the new location provided it is reported within 90 days of the move.

(If no entry appears above, information required to complete this Endorsement will be shown in the Declarations as applicable to this Endorsement.)

This insurance does not apply to “bodily injury”, “property damage”, or “personal and advertising injury”:

1. Arising out of any activity shown in the Schedule that you engage in, organize or sponsor;
2. Due to the rendering of or failure to render any service shown in the Schedule; or
3. Arising out of “your work” shown in the Schedule.

All other terms and conditions remain unchanged.